



Auto
Consultants
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 62564315

23 JULY 2019

KHOO RAYMOND SIAW HONG
336 CHANGI ROAD
#05-01
SINGAPORE 419809

Dear Sir/ Mdm

OUR REF : CC4/ASM190110062/gb3
YOUR REF : SKF 477X
ACCIDENT INVOLVING SKF 477X AND EP 182X ALONG/AT JALAN BENAAN KAPAL
AFTER LAMP POST NO 2 ON 26/04/2019

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third party claim against your policy.

We have received a claim from **SUCCESS UNITED PTE LTD** acting on behalf of the owner of EP 182X against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in our favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

We shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 10 days from the date of this letter. Your intent must be formally expressed to us and acknowledged by us.

Your full co-operation in the handling of the claim is required and kindly submit the following to ceciliachong@lkkauto.com within 10 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Driver's Work Permit
- Employment Letter/ Authorisation letter from your company
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without AXA's prior knowledge and consent.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), AXA shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6749 4274 or email us at ceciliachong@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Yours sincerely



Cecilia Chong
Case Handler
DID: 6749 4274
FAX: 6741 4108
EMAIL: ceciliachong@lkkauto.com

Cc *AXA Insurance Pte Ltd*
 (Motor Claims Dept)



RE: Please advise status.

Type

🔗 Question

Message

Hi Kitty, TP repairer inform that their client did not proceed with the repair. Thus, we will submit WP and close the case as survey has been done. Thanks - CCL 12112020

Reply

Cecilia Chong (LKK Auto)

From: sirina@successunited.com.sg
Sent: Friday, 18 September 2020 2:56 PM
To: Cecilia Chong (LKK Auto)
Cc: Keong
Subject: Re: Accident Involving EP182P & SKF477X on 26/04/2019

Hi Cecilia

Please be informed that the said vehicle was not repaired.

Thank You.

Best Regards,

Sirina Soon

Senior Claims Executive
Mobile: +65 9223 6288

SUCCESS UNITED PTE LTD
2 Kaki Bukit Ave 2
#01-33 / #02-29
Kaki Bukit AutoHub
Singapore 417921
Tel: 6746 1515 Fax: 6748 5015

On Fri, Sep 18, 2020 at 1:54 PM Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com> wrote:

2ND REMINDER

WITHOUT PREJUDICE

Dear Keong,

For cost of repair, the recommended repair cost as calculated is P/P \$250 (bef GST) with 2 repair days.

Kindly forward your LOD and other documents to us (LKK).

Thanks

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



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Save the Earth. Print only when necessary.

From: Cecilia Chong (LKK Auto)
Sent: Thursday, 27 August 2020 4:43 PM
To: 'Keong' <keong@successunited.com.sg>
Cc: 'elaine@successunited.com.sg' <elaine@successunited.com.sg>; 'sirina@successunited.com.sg' <sirina@successunited.com.sg>
Subject: RE: Accident Involving EP182P & SKF477X on 26/04/2019

WITHOUT PREJUDICE

Dear Keong,

For cost of repair, the recommended repair cost as calculated is P/P \$250 (bef GST) with 2 repair days.

Kindly forward your LOD and other documents to us (LKK).

Thanks

"Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims."

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com fax: 6741-4108

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Save the Earth. Print only when necessary.

From: Cecilia Chong (LKK Auto)
Sent: Monday, 17 June 2019 10:45 AM
To: Keong <keong@successunited.com.sg>
Cc: elaine@successunited.com.sg; sirina@successunited.com.sg
Subject: RE: Accident Involving EP182P & SKF477X on 26/04/2019

Dear Keong,

Thanks for your AVF.

However AVF unable to determine if OI really squeeze thru your client and also unable to determine that it is not merging lane.

As base on the statement and sketch plan of your client, it was reported that accident happen on merging lane.

Therefore BOLA S18 applies at 50/50 liability.

Thanks

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Keong [<mailto:keong@successunited.com.sg>]
Sent: Friday, 14 June 2019 2:05 PM
To: Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>
Cc: elaine@successunited.com.sg; sirina@successunited.com.sg
Subject: Re: Accident Involving EP182P & SKF477X on 26/04/2019

Hi Cecilia,

Noted with thanks.

Attached the video footage taken by the passenger with her mobile when she saw the other party trying to squeeze through and getting too close to their car.

Thank you.

Best Regards,

Teo Wee Keong

Claim Executive

Mobile: +65 86512856

SUCCESS UNITED PTE LTD

2 Kaki Bukit Ave 2

#01-33 / #02-29

Kaki Bukit AutoHub

Singapore 417921

Tel: 6746 1515 Fax: 6748 5015

On Fri, 14 Jun 2019 at 13:27, Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com> wrote:

Your Ref: EP 182X Without Prejudice

Our Ref: CC4/ASM19010062/gb3

Dear Sirs/Mdm,

ACCIDENT INVOLVING SKF 477X & EP 182X ON 26/04/2019

We refer to the above matter.

Please be informed that liability is unclear for this matter. Enclosed herewith in this email is a copy of our insured's accident report for your perusal.

We are in a course of investigating into the circumstances of the accident. After verifying further with our OI we will revert with our opinion on the cause of the accident. Kindly do not refer to any party for legal assistance until you heard further from us.

Meanwhile, we would like to request a copy of video footage/witness statement/scene photos(if any) in order for us to look into the matter.

We shall revert upon hearing from you.

Thank You.

“Please note that our proposal and correspondence with you is strictly on a without prejudice basis and should not be construed as an admission of liability on our part and/or that of our policyholder and/or the authorised driver. The terms of our without prejudice engagement should not be disclosed in any other related matter(s) in respect of this accident nor should it be binding in any other related claims.”

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: CeciliaChong@lkkauto.com fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



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From: Shu Pei (LKKAuto)

Sent: Friday, 7 June 2019 3:08 PM

To: keong@successunited.com.sg; elaine@successunited.com.sg

Cc: assignments <assignments@lkkauto.com>; Cecilia Chong (LKK Auto) <CeciliaChong@lkkauto.com>

Subject: FW: Accident Involving EP182P & SKF477X on 26/04/2019

Dear Wee Keong,

We have received assignment from AXA for this case.

Kindly note that for liability, claim negotiation and settlement, please contact Cecilia at 6749 4274.

Our respective case handler will look into the matter and revert to you in due course.

Meanwhile, please arrange appointment for survey.

Thank you

To check availability of the case handler, you may contact the undersigned.

Best Regards,

Shu Pei | Admin

LKK Auto Consultants Pte Ltd

Phone: 6366-0055 | email: shupeil@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Keong <keong@successunited.com.sg>

Sent: Friday, 7 June 2019 1:29 PM

To: SG AXA Insurance SM AXA SGP - Motor Survey <motor.survey@axa.com.sg>;

sirina@successunited.com.sg; ELAINE SOON <elaine@successunited.com.sg>

Subject: Accident Involving EP182P & SKF477X on 26/04/2019

Hi

Kindly advice on the **liability** of the above accident in order to facilitate direct settlement. Your insured Vehicle No is SKF477X.

Thank you.

Best Regards,

Teo Wee Keong

Claim Executive

Mobile: +65 86512856

SUCCESS UNITED PTE LTD

2 Kaki Bukit Ave 2

#01-33 / #02-29

Kaki Bukit AutoHub

Singapore 417921

Tel: 6746 1515 Fax: 6748 5015